

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>19-25909</u>
SHAMIK A. BERNARD	Chapter:	<u>7</u>
	Judge:	<u>John K. Sherwood</u>

NOTICE OF PROPOSED ABANDONMENT

John W. Sywilok, Chapter 7 in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: 50 Walnut Street
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable John K. Sherwood on November 19, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3D. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: Debtor's interest in real property known as 2284 Ward Drive, Rahway, NJ 07065.
Market Value is \$320,000.00.

Liens on property: Subject to mortgage held by Quicken Loans on which there is due approximately \$305,000.00

Amount of equity claimed as exempt: \$15,000.00

Objections must be served on, and requests for additional information directed to:

Name: John W. Sywilok, Chapter 7 Trustee /s/John W. Sywilok
Address: 51 Main Street, Hackensack, NJ 07601
Telephone No.: (201) 487-9390

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shamik A. Bernard
 Debtor

Case No. 19-25909-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf905

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db
 518414223 +Shamik A. Bernard, 2284 Ward Drive, Rahway, NJ 07065-2129
 518414224 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518414224 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518414226 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 518414228 +Conduent/ACS, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
 518414231 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: Direct TV, 2230 E. Imperial Hwy, Corporate office,
 El Segundo, CA 90245)
 518414229 +Dana Lashawn Scott, 65 Tarheel Drive, Clinton, NC 28328-9756
 518414232 +Equifax, POB 740241, Atlanta, GA 30374-0241
 518414233 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 518414236 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
 518414238 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 518414243 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 08 2019 00:14:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518414225 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 08 2019 00:23:37 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518414227 +Fax: 602-659-2196 Oct 08 2019 00:32:00 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 518414230 +E-mail/PDF: pa_dc_ed@navient.com Oct 08 2019 00:21:35 Dept of Ed / Navient,
 Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 518414234 +E-mail/Text: cio.bncmail@irs.gov Oct 08 2019 00:14:05 Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 518414235 +E-mail/Text: bk@lendingclub.com Oct 08 2019 00:15:21 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518414237 E-mail/Text: bankruptcynotice@nymcu.org Oct 08 2019 00:15:17 Municipal Credit Union,
 Attn: Bankruptcy, Po Box 3205, New York, NY 10007
 518414239 +E-mail/PDF: gecsed@recoverycorp.com Oct 08 2019 00:22:20 PayPal Credit, PO BOX 105658,
 Atlanta, GA 30348-5658
 518414240 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 08 2019 00:15:14 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
 518414241 +E-mail/PDF: gecsed@recoverycorp.com Oct 08 2019 00:22:20 Synch/hhgreg, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 518414242 +E-mail/PDF: gecsed@recoverycorp.com Oct 08 2019 00:21:16 Synchrony Bank/PayPal Cr,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 518414244 E-mail/Text: DASPUBREC@transunion.com Oct 08 2019 00:13:41 TransUnion,
 555 W. Adams Street, Chicago, IL 60661
 518414245 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 08 2019 00:13:31
 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
 Weldon Spring, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 26

Date Rcvd: Oct 07, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2019 at the address(es) listed below:

John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Michelle Labayen on behalf of Debtor Shamik A. Bernard michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4